

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION

In re: §
§
LOREN C. SIMS § Case No. 16-22236-GLT
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

PAMELA J. WILSON, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 110,742.00
(Without deducting any secured claims)

Assets Exempt: 4,882.00

Total Distributions to Claimants: 56,592.92

Claims Discharged

Without Payment: 103,902.43

Total Expenses of Administration: 18,407.08

3) Total gross receipts of \$ 75,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 75,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 174,892.00	\$ 175,066.98	\$ 0.00	\$ 49,092.92
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	18,407.08	18,407.08	18,407.08
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	23,140.00	16,724.44	8,362.22	7,500.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	21,785.00	53,390.40	38,525.21	0.00
TOTAL DISBURSEMENTS	\$ 219,817.00	\$ 263,588.90	\$ 65,294.51	\$ 75,000.00

4) This case was originally filed under chapter 13 on 06/16/2016 , and it was converted to chapter 7 on 10/25/2016 . The case was pending for 15 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/16/2018 By: /s/PAMELA J. WILSON
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
615 CHARLES STREET, BUTLER, PA	1110-000	75,000.00
Liquidation of Real Property (Schedule A)	1110-000	0.00
TOTAL GROSS RECEIPTS		\$ 75,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Northwest Savings Bank, P.o. Box 1793 Warren, PA 16365		57,706.00	NA	NA	0.00
10	DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE	4110-000	117,186.00	117,367.92	0.00	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
2	NORTHWEST BANK	4110-000	NA	57,699.06	0.00	49,092.92
TOTAL SECURED CLAIMS			\$ 174,892.00	\$ 175,066.98	\$ 0.00	\$ 49,092.92

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Pamela J. Wilson	2100-000	NA	7,193.00	7,193.00	7,193.00
Butler County Tax Claim Bureau	2500-000	NA	3,361.20	3,361.20	3,361.20
Diane R. Marburger, Tax Collector	2500-000	NA	205.66	205.66	205.66
Everest Settlement	2500-000	NA	750.00	750.00	750.00
Everett Settlement	2500-000	NA	424.50	424.50	424.50
John L. Greci, Treasurer	2500-000	NA	215.72	215.72	215.72
Pamela J. Wilson	3110-000	NA	1,622.50	1,622.50	1,622.50
Pamela J. Wilson	3120-000	NA	134.50	134.50	134.50
Howard Hanna	3510-000	NA	2,250.00	2,250.00	2,250.00
Northwood Realty Services	3510-000	NA	2,250.00	2,250.00	2,250.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 18,407.08	\$ 18,407.08	\$ 18,407.08

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
3	INTERNAL REVENUE SERVICE	5800-000	23,140.00	8,362.22	8,362.22	7,500.00
4	INTERNAL REVENUE SERVICE	5800-000	NA	8,362.22	0.00	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$ 23,140.00	\$ 16,724.44	\$ 8,362.22	\$ 7,500.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Chase Card		517.00	NA	NA	0.00
	Choice Care Physicians		30.00	NA	NA	0.00
	Collection Service Ctr / Allegheny Clini		223.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Collection Service Ctr / Wash Hosp.		595.00	NA	NA	0.00
	Debt Collections / Advanced Ortho Rehab		28.00	NA	NA	0.00
	Dsnb Macys		336.00	NA	NA	0.00
	Key Bridge / Med Health Ser Mgmt		26.00	NA	NA	0.00
	Quest Diagnostics		5.00	NA	NA	0.00
	SW Gastroenterology		30.00	NA	NA	0.00
	Syncb/amazon		89.00	NA	NA	0.00
	Syncb/care Credit		2,096.00	NA	NA	0.00
	Syncb/sams Club		1,051.00	NA	NA	0.00
	Syncb/walmart		1,268.00	NA	NA	0.00
	UPMC Presb Shadyside		40.00	NA	NA	0.00
	Washington Hospital		265.00	NA	NA	0.00
	Western PA Oralomaxillofacial Surgery		210.00	NA	NA	0.00
18	Ashley Funding Services, Llc Its Successors And	7100-000	130.00	129.00	129.00	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
5	Capital One Bank (Usa), N.A.	7100-000	844.00	844.53	844.53	0.00
6	Capital One Bank (Usa), N.A.	7100-000	989.00	1,042.55	1,042.55	0.00
13	DEPARTMENT STORE NATIONAL BANK	7100-000	NA	336.27	336.27	0.00
14	DEPARTMENT STORE NATIONAL BANK	7100-000	224.00	224.64	224.64	0.00
15	DIRECTV, LLC	7100-000	NA	87.89	87.89	0.00
1	Discover Bank	7100-000	7,573.00	7,573.93	7,573.93	0.00
3	INTERNAL REVENUE SERVICE	7100-000	NA	12,264.52	12,264.52	0.00
4	INTERNAL REVENUE SERVICE	7100-000	NA	12,264.52	0.00	0.00
11	LVNV FUNDING, LLC ITS SUCCESSORS AND ASSIGNS AS	7100-000	2,005.00	2,005.61	2,005.61	0.00
7	MIDLAND FUNDING LLC	7100-000	1,051.00	1,051.89	1,051.89	0.00
8	MIDLAND FUNDING LLC	7100-000	684.00	2,096.71	2,096.71	0.00
9	MIDLAND FUNDING LLC	7100-000	684.00	684.97	684.97	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
16	PINNACLE CREDIT SERVICES, LLC ITS SUCCESSORS AND	7100-000	NA	4,181.65	4,181.65	0.00
17	PINNACLE CREDIT SERVICES, LLC ITS SUCCESSORS AND	7100-000	NA	2,697.33	2,697.33	0.00
19	Portfolio Recovery Associates, Llc	7100-000	703.00	703.05	703.05	0.00
12	Synchrony Bank	7100-000	89.00	386.78	193.39	0.00
3	INTERNAL REVENUE SERVICE	7300-000	NA	2,407.28	2,407.28	0.00
4	INTERNAL REVENUE SERVICE	7300-000	NA	2,407.28	0.00	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$ 21,785.00	\$ 53,390.40	\$ 38,525.21	\$ 0.00

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No: 16-22236 GLT Judge: Gregory L. Taddonio Trustee Name: PAMELA J. WILSON
Case Name: LOREN C. SIMS Date Filed (f) or Converted (c): 10/25/2016 (c)
341(a) Meeting Date: 12/02/2016
For Period Ending: 01/16/2018 Claims Bar Date: 03/02/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 207 IRWIN STREET, CLAYSVILLE, PA	109,300.00	0.00		0.00	FA
2. 615 CHARLES STREET, BUTLER, PA	150,000.00	7,500.00		75,000.00	FA
3. HOUSEHOLD GOODS	3,500.00	0.00		0.00	FA
4. CLOTHING	350.00	0.00		0.00	FA
5. JEWELRY	500.00	0.00		0.00	FA
6. PNC BANK ACCOUNT	80.00	0.00		0.00	FA
7. PSERS PENSION	1,442.00	0.00		0.00	FA
8. ANNUITY	452.00	0.00		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$265,624.00	\$7,500.00	\$75,000.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee's Motion to Sell Real Property granted on 5/11/17 (Doc. 72). Trustee in process of preparing closing reports.

Initial Projected Date of Final Report (TFR): 06/30/2017

Current Projected Date of Final Report (TFR): 06/30/2017

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-22236
Case Name: LOREN C. SIMS

Trustee Name: PAMELA J. WILSON
Bank Name: Union Bank
Account Number/CD#: XXXXXX7236
Money Market

Exhibit 9

Taxpayer ID No: XX-XXX7125
For Period Ending: 01/16/2018

Blanket Bond (per case limit): \$13,793,048.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/07/17		Everest Settlement	Court Approved Sale	1110-000	\$8,950.00		\$8,950.00
06/07/17		Everest Settlement	Court Approved Sale	1110-000	\$7,500.00		\$16,450.00
06/07/17		Everest Settlement	Court Approved Sale Reversal deposit entered in error	1110-000	(\$7,500.00)		\$8,950.00
06/07/17		Everest Settlement	Court Approved Sale Reversal deposit entered in error	1110-000	(\$8,950.00)		\$0.00

COLUMN TOTALS	\$0.00	\$0.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$0.00	\$0.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$0.00	\$0.00

Page Subtotals:

\$0.00

\$0.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-22236
Case Name: LOREN C. SIMS

Trustee Name: PAMELA J. WILSON
Bank Name: Union Bank
Account Number/CD#: XXXXXX7244
Checking

Exhibit 9

Taxpayer ID No: XX-XXX7125
For Period Ending: 01/16/2018

Blanket Bond (per case limit): \$13,793,048.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/07/17		Everest Settlement	Court Approved Sale (Docket #72)	1110-000	\$7,500.00		\$7,500.00
06/07/17		Everest Settlement	Court Approved Sale (Docket #72)		\$8,950.00		\$16,450.00
			Gross Receipts \$75,000.00				
		NORTHWEST BANK ATTN BANKRUPTCY SPECIALIST 100 LIBERTY STREET P.O. BOX 128 WARREN, PA 16365	(\$49,092.92)	4110-000			
		Howard Hanna	Real Estate Commission (\$2,250.00)	3510-000			
		Northwood Realty Services	Real Estate Commission (\$2,250.00)	3510-000			
		Everett Settlement	DOCUMENT PREPARATION (\$225.00)	2500-000			
		Everett Settlement	courier/Fedex Fees (\$27.50)	2500-000			
		Everett Settlement	Reim-Tax Certificates/Lien Letters (\$172.00)	2500-000			
			State Tax/Stamps (\$750.00)	2500-000			
		Diane R. Marburger, Tax Collector	2017 County Tax (\$72.94)	2500-000			
		Diane R. Marburger, Tax Collector	2017 County Tax (\$132.72)	2500-000			
		John L. Greci, Treasurer	2017 City Tax (\$114.18)	2500-000			
		John L. Greci, Treasurer	2017 City Tax (\$101.54)	2500-000			
		Butler County Tax Claim Bureau	2016 Delinquent Tax (\$570.96)	2500-000			
		Butler County Tax Claim Bureau	2016 Delinquent Tax (\$2,790.24)	2500-000			

Page Subtotals:

\$16,450.00

\$0.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-22236
Case Name: LOREN C. SIMS

Trustee Name: PAMELA J. WILSON
Bank Name: Union Bank
Account Number/CD#: XXXXXX7244
Checking

Exhibit 9

Taxpayer ID No: XX-XXX7125
For Period Ending: 01/16/2018

Blanket Bond (per case limit): \$13,793,048.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
		Pamela Wilson, Trustee	10% Payment to Bankruptcy Est. (\$7,500.00)	1110-000			
	2		615 CHARLES STREET, BUTLER, PA \$75,000.00	1110-000			
09/15/17	101	Pamela J. Wilson 810 Vermont Avenue Pittsburgh, PA 15234	Final distribution representing a payment of 100.00 % per court order.	2100-000		\$7,193.00	\$9,257.00
09/15/17	102	Pamela J. Wilson 810 Vermont Avenue Pittsburgh, PA 15234	Distribution			\$1,757.00	\$7,500.00
		Pamela J. Wilson	Final distribution representing a payment of 100.00 % per court order. (\$1,622.50)	3110-000			
		Pamela J. Wilson	Final distribution representing a payment of 100.00 % per court order. (\$134.50)	3120-000			
09/15/17	103	INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA, PA 19101-7317	Final distribution to claim 3 representing a payment of 89.69 % per court order.	5800-000		\$7,500.00	\$0.00

COLUMN TOTALS	\$16,450.00	\$16,450.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$16,450.00	\$16,450.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$16,450.00	\$16,450.00

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX7236 - Money Market	\$0.00	\$0.00	\$0.00
XXXXXX7244 - Checking	\$16,450.00	\$16,450.00	\$0.00
	-----	-----	-----
	\$16,450.00	\$16,450.00	\$0.00
	<hr/>		
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$66,050.00		
Total Net Deposits:	\$16,450.00		
Total Gross Receipts:	\$82,500.00		

Page Subtotals:

\$0.00

\$0.00